S/N 10/733,700 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

 Applicants:
 William R Watt et al.
 Examiner: James Vezeris

 Serial No.:
 10/733,700
 Group Art Unit: 3693

 Filed:
 December 11, 2003
 Docket: 2043.159US1

 Customer No.: 49845
 Confirmation No.: 8671

Title: AUCTION WITH INTEREST RATE BIDDING

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached PTO 1449 Form be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the PTO 1449 Form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. § 1.97(c)(2), Applicants hereby authorize the Commissioner to charge the fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p), to Deposit Account No. 19-0743. Please charge any additional fees or deficiencies, or credit any overpayment to Deposit Account No. 19-0743.

Pursuant to 37 C.F.R. § 1.98(a)(2), copies of cited U.S. Patents and Published Applications, and Non-Published Applications identifiable by USPTO Serial Number, are no longer required to be provided to the Office. Applicants acknowledge the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R § 1.98(a)(2).

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The Examiner is invited to contact the Applicants' Representative at the telephone number indicated if there are any questions regarding this communication.

Respectfully submitted,

SCHWEGMAN, LUNDBERG & WOESSNER, P.A. P.O. Box 2938 Minneapolis, MN 55402 (408) 278-4046

Date December 12th, 2009

By Mark R. Vatuone
Reg. No. 53,719

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 12th day of December, 2009.

Patrick McNally

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